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HOUSE OF REPRESENTATIVES

STATE OF HAWAII STATE CAPITOL HONOLULU, HAWAII 96813 2009 NOT -9 P 3 54

November 5, 2009

The Honorable George Kahoohanohano Chair, Board of Trustees Hawaii Employer-Union Health Benefits Trust Fund 201 Merchant Street, Suite 1520 Honolulu, Hawaii 96813

Dear Chair Kahoohanohano:

We are writing to express our concerns about the current open enrollment process. It is not at all clear from the materials active members are receiving that they must submit a Form EC-1 to remain with their current plan administrator. Instead the Open Enrollment General Notice states that, "If you wish to continue with the same enrollments and plan designs you are currently enrolled in, no further action is necessary."

This language will be misinterpreted by a significant number of enrollees to mean that if they want to stay with their current plan administrator they do not have to do anything. For long-time employees in particular who have had the same plan administrator for years and have not had to make a new election during that entire period to stay with their current plan administrator, this is going to lead to confusion.

After the open enrollment period is over, enrollees are going to discover they have been switched to a new plan administrator. Because they will have taken no positive action, there are going to be many irate enrollees.

Consequently, we request that the Board provide clear notice to enrollees that doing nothing may result in them being shifted to a new plan administrator. Enrollees should also be more clearly informed that all plans do not have the same participating physicians.

With warmest aloha,

Kal Mash

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Mr. James Williams

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